

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 12-18906-MBK
Chapter: 13
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Adonis P. Causing
78 South Hyde Avenue
Iselin, NJ 08830

Angela A. Causing
aka Angela A. Mendoza-Causing
78 South Hyde Avenue
Iselin, NJ 08830

Social Security No.:
xxx-xx-7095

xxx-xx-0771

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: July 21, 2017

JAN: pbf

Jeanne Naughton
Clerk

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Adonis P. Causing
 Angela A. Causing
 Debtors

Case No. 12-18906-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: cscnods

Page 1 of 3
 Total Noticed: 70

Date Rcvd: Jul 21, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 23, 2017.

db/jdb +Adonis P. Causing, Angela A. Causing, 78 South Hyde Avenue, Iselin, NJ 08830-2104
 aty Dean Prober, 20750 Ventura Blvd., Suite 100, PO Box 4365, Woodland Hills, CA 91365-4365
 512929645 +APX Alarm, PO box 1914, Orem, UT 84059-1914
 512929643 +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
 513369723 BAYVIEW EMERGENCY ASSOCIATES 1, Revenue Recovery Corporation, PO Box 50250, Knoxville, TN 37950-0250
 512929648 #+Bank Of America, Attn: Bankruptcy NC4-105-02-77, Po Box 26012, Greensboro, NC 27420-6012
 513071850 +Bank of America, N.A., c/o Prober & Raphael, A Law Corporation, 20750 Ventura Blvd., Suite 100, Woodland Hills, CA 91364-6207
 512929649 +Barclays Bank Delaware, Attention: Customer Support Department, Po Box 8833, Wilmington, DE 19899-8833
 512929650 +Bayview Emergency Associates, P.A., 66 West Gilbert Street, Red Bank, NJ 07701-4948
 512929651 #+Beneficial/hfc, Attn: Bankruptcy, 961 Weigel Dr, Elmhurst, IL 60126-1058
 512929654 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: Capital 1 Bank, Attn: C/O TSYs Debt Management, Po Box 5155, Norcross, GA 30091)
 513255322 +CAPITAL ONE, N.A., PO Box 12907, Norfolk VA 23541-0907
 512929667 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Citibank Na, Attn.: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195)
 512929653 +Cap One Na, Po Box 26625, Richmond, VA 23261-6625
 512929663 +Chase, 4915 Independence Pkwy, Tampa, FL 33634-7518
 512929662 +Chase, 800 Brookside Blvd, Westerville, OH 43081-2822
 512929664 +Chase- BP, Attention: Bankruptcy Department, Po Box 100018, Kennesaw, GA 30156-9204
 512929665 +Chase/Asset Acceptance LLC, 800 Brookside Blvd, Westerville, OH 43081-2822
 512929666 +Citi, Po Box 6241, Sioux Falls, SD 57117-6241
 512929669 +Citifinancial, Po Box 499, Hanover, MD 21076-0499
 512929671 +Countrywide Home Lending Bank of America, Attention: Bankruptcy SV-314B, Po Box 5170, Simi Valley, CA 93062-5170
 512929672 +Direct Merchants Bank/Vans, LLC, Card Member Services - GSC, Po Box 5246, Carol Stream, IL 60197-5246
 512929673 +Fcnb Mstr Tr, P.O. Box 923148, Norcross, GA 30010-3148
 512929674 +First Premier Bank, Po Box 5524, Sioux Falls, SD 57117-5524
 512929679 +Gemb/Lowes/LVNV Funding, PO Box 981400, El Paso, TX 79998-1400
 512929680 +Hayt, Hayt, & Landau, LLC, PO Box 500, Eatontown, NJ 07724-0500
 512929683 +Hsbc Bank, Attn: Bankruptcy, Po Box 5253, Carol Stream, IL 60197-5253
 512929692 +Mercantile Adjustment Bureau LLC, PO Box 9016, Buffalo, NY 14231-9016
 514475081 +NJCLASS, PO Box 548, Trenton, NJ 08625-0548
 513467548 +National Default Servicing Corporation, 2525 E. Camelback Road, Suite 200, Phoenix, AZ 85016-4224
 512929697 +Quest Diagnostics Incorporated, PO Box 64813, Baltimore, MD 21264-4813
 512929698 +Rahway Radiation Oncology Assoc., 892 Trussler Place, Rahway, NJ 07065-2746
 512929699 +Robert Wood Johnson University Hospital, 865 Stone Street, Rahway, NJ 07065-2742
 513736811 +SPECIALIZED LOAN SERVICING,LLC, BANKRUPTCY DEPARTMENT, 8742 LUCENT BLVD, SUITE 300, HIGHLANDS RANCH, COLORADO 80129-2386
 512929704 +State Of Nj Student As, Po Box 538, Trenton, NJ 08625-0538
 512929710 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
 (address filed with court: Toyota Financial Services, PO Box 9490, Cedar Rapids, IA 52409)
 512929708 +Target, Po Box 9475, Minneapolis, MN 55440-9475
 513270531 The Bank of New York Mellon et al, PROBER & RAPHAEL, ATTORNEYS FOR SECURED CREDITOR, P.O. Box 4365, Woodland Hills, CA 91365-4365
 512929676 +The Gastroenterology Consultant, 205 May Street Ste 201, Edison, NJ 08837-3267
 512929709 +Tnb-visa, Po Box 9475, Minneapolis, MN 55440-9475
 512965554 Toyota Motor Credit Corporation (TMCC), PO BOX 8026, Cedar Rapids, Iowa 52408-8026
 513983100 US Department of Education, P O Box 16448, Saint Paul MN 55116-0448
 512929713 +Us Bank Home Mortgage, Attn: Bankruptcy Dept, Po Box 5229, Cincinnati, OH 45201-5229
 512929714 +Vanz LLC, ATTN: Fein, Such, Khan & Sherpard, 7 Century Drive Suite 201, Parsippany, NJ 07054-4609
 512929715 Washington Mutual / Providian, Attn: Bankruptcy Dept., Po Box 10467, Greenville, SC 29603
 512929716 +Wfnb/new York & Compa, 220 W Schrock Rd, Westerville, OH 43081-2873
 512929717 +Wfnb/service Merch Pr, Po Box 2974, Shawnee Mission, KS 66201-1374

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 21 2017 22:21:13 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 21 2017 22:21:11 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 512929646 E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Jul 21 2017 22:21:10 Asset Acceptance, PO Box 2036, Warren, MI 48090-2036
 512929652 E-mail/Text: ebn@squaretwofinancial.com Jul 21 2017 22:21:25 Cach Llc, Attention: Bankruptcy Department, 4340 South Monaco St. 2nd Floor, Denver, CO 80237-3485

District/off: 0312-3

User: admin
Form ID: cscnods

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Total Noticed: 70

Date Rcvd: Jul 21, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

512929694 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Jul 21 2017 22:21:10 Christopher I. Moylan,
681 South Broadway, PO Box 323, Pennsville, NJ 08070-0323
512929675 +E-mail/Text: fggbanko@fgny.com Jul 21 2017 22:20:59 Forster, Garbus, & Garbus,
7 Banta Place, Hackensack, NJ 07601-5604
512929677 +E-mail/PDF: gecscedi@recoverycorp.com Jul 21 2017 22:24:50 Gemb/jcp,
Attention: Bankruptcy, Po Box 103106, Roswell, GA 30076-9106
513252703 E-mail/PDF: resurgentbknotifications@resurgent.com Jul 21 2017 22:24:44 LVNV Funding LLC,
c/o Resurgent Capital Services, LP, P.O. Box 10675, Greenville, SC 29603-0675
512929690 +E-mail/PDF: gecscedi@recoverycorp.com Jul 21 2017 22:24:50 Lord & Taylor, PO Box 960035,
Orlando, FL 32896-0035
512929691 +E-mail/PDF: gecscedi@recoverycorp.com Jul 21 2017 22:24:50 Lowes / MBGA,
Attention: Bankruptcy Department, Po Box 103106, Roswell, GA 30076-9106
512929693 +E-mail/Text: bkr@cardworks.com Jul 21 2017 22:20:55 Merrick Bank, Po Box 5000,
Draper, UT 84020-5000
512929696 +E-mail/Text: egssupportservices@egscorp.com Jul 21 2017 22:21:19 NCO - Medclr,
507 Prudential Rd, Horsham, PA 19044-2308
514872199 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 21 2017 22:47:09
Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
514872200 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 21 2017 22:30:31
Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541,
Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
513105613 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 21 2017 22:30:27
Portfolio Recovery Associates, LLC, c/o JC Penney Consumer, POB 41067, Norfolk VA 23541
513105626 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 21 2017 22:47:14
Portfolio Recovery Associates, LLC, c/o Lowe's Consumer, POB 41067, Norfolk VA 23541
513882476 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 21 2017 22:30:27
PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541,
PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067
513882475 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 21 2017 22:47:09
PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067
513155095 +E-mail/Text: mary@rabperformance.com Jul 21 2017 22:21:33 RAB Performance Recoveries, LLC,
10 Forest Avenue, Suite 300, Paramus, NJ 07652-5238
515562091 +E-mail/Text: mary@rabperformance.com Jul 21 2017 22:21:33 RAB Performance Recoveries, LLC,
700 Kinderkamack Road, Suite 211, Oradell, NJ 07649-1533
512929700 +E-mail/PDF: pa_dc_claims@navient.com Jul 21 2017 22:25:05 Sallie Mae, Attn: Claims Dept,
Po Box 9500, Wilkes Barre, PA 18773-9500
513367073 +E-mail/PDF: pa_dc_claims@navient.com Jul 21 2017 22:24:43 Sallie Mae ECFC,
c/o Sallie Mae Inc., 220 Lasley Ave, Wilkes-Barre, PA 18706-1496
512929701 +E-mail/Text: bkr@cardworks.com Jul 21 2017 22:20:55 Spiegel, Attn: Bankruptcy,
Po Box 9204, Old Bethpage, NY 11804-9004

TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr U.S.Bank Home Mortgage
512929668 CitiFinancial
512929687 Hsbc Bank
512929688 Hsbc Bank
512929644* +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
512929647* +Asset Acceptance, PO Box 2036, Warren, MI 48090-2036
512929655* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital 1 Bank, Attn: C/O TSYs Debt Management, Po Box 5155,
Norcross, GA 30091)
512929656* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital 1 Bank, Attn: C/O TSYs Debt Management, Po Box 5155,
Norcross, GA 30091)
512929657* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital 1 Bank, Attn: C/O TSYs Debt Management, Po Box 5155,
Norcross, GA 30091)
512929658* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital 1 Bank, Attn: C/O TSYs Debt Management, Po Box 5155,
Norcross, GA 30091)
512929659* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital 1 Bank, Attn: C/O TSYs Debt Management, Po Box 5155,
Norcross, GA 30091)
512929660* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital 1 Bank, Attn: C/O TSYs Debt Management, Po Box 5155,
Norcross, GA 30091)
512929661* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Capital 1 Bank, Attn: C/O TSYs Debt Management, Po Box 5155,
Norcross, GA 30091)
513255360* +CAPITAL ONE, N.A., PO Box 12907, Norfolk VA 23541-0907
512929712* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Unvl/citi, Attn: Centralized Bankruptcy, Po Box 20507,
Kansas City, MO 64195)
512929695* +Christopher I. Moylan, 681 South Broadway, PO Box 323, Pennsville, NJ 08070-0323
512929670* +CitiFinancial, Po Box 499, Hanover, MD 21076-0499
512929678* +Gemb/jcp, Attention: Bankruptcy, Po Box 103106, Roswell, GA 30076-9106
512929681* +Hayt, Hayt, & Landau, LLC, PO Box 500, Eatontown, NJ 07724-0500

District/off: 0312-3

User: admin
Form ID: cscnods

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Total Noticed: 70

Date Rcvd: Jul 21, 2017

***** BYPASSED RECIPIENTS (continued) *****

512929682* +Hayt, Hayt, & Landau, LLC, PO Box 500, Eatontown, NJ 07724-0500
512929684* +Hsbc Bank, Attn: Bankruptcy, Po Box 5253, Carol Stream, IL 60197-5253
512929685* +Hsbc Bank, Attn: Bankruptcy, Po Box 5253, Carol Stream, IL 60197-5253
512929686* +Hsbc Bank, Attn: Bankruptcy, Po Box 5253, Carol Stream, IL 60197-5253
512929689* +Hsbc Bank, Attn: Bankruptcy, Po Box 5253, Carol Stream, IL 60197-5253
512929702* +Spiegel, Attn: Bankruptcy, Po Box 9204, Old Bethpage, NY 11804-9004
512929703* +Spiegel, Attn: Bankruptcy, Po Box 9204, Old Bethpage, NY 11804-9004
512929705* +State Of Nj Student As, Po Box 538, Trenton, NJ 08625-0538
512929706* +State Of Nj Student As, Po Box 538, Trenton, NJ 08625-0538
512929707* +State Of Nj Student As, Po Box 538, Trenton, NJ 08625-0538
512929711* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Financial Services, PO Box 9490, Cedar Rapids, IA 52409)
TOTALS: 4, * 26, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 23, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 21, 2017 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor U.S. Bank, N.A. dcarlon@kmllawgroup.com,
bkgroup@kmllawgroup.com
Elizabeth L. Wassall on behalf of Creditor US Bank National Association vbarber@udren.com,
ewassall@udren.com
Joshua I. Goldman on behalf of Creditor U.S. Bank Home Mortgage jgoldman@kmllawgroup.com,
bkgroup@kmllawgroup.com
Joshua I. Goldman on behalf of Creditor U.S. Bank, N.A. jgoldman@kmllawgroup.com,
bkgroup@kmllawgroup.com
Melissa N. Licker on behalf of Creditor U.S. Bank Home Mortgage
NJ_ECF_Notices@buckleymadole.com
Russell L. Low on behalf of Debtor Adonis P. Causing rbear611@aol.com,
ecf@lowbankruptcy.com;r57808@notify.bestcase.com
Russell L. Low on behalf of Joint Debtor Angela A. Causing rbear611@aol.com,
ecf@lowbankruptcy.com;r57808@notify.bestcase.com

TOTAL: 8